

I am honored to be a part of history and serve in the Congress that passed comprehensive health insurance reform. We extended health care coverage to 30 million uninsured Americans while at the same time lowering health care costs for everyone and cutting our nation's deficit.

The bill passed by Congress and signed into law puts Americans and small businesses – not health insurance companies – in charge of their health care decisions.

Implementation of our health insurance reforms will be phased in until state insurance exchanges begin operating in 2014.

Many benefits will take place within a year of the bill's enactment, including:

- Small businesses will receive tax credits to help afford insurance for their employees;
- Seniors will receive a \$250 rebate to help afford prescription drugs;
- Seniors in Medicare will receive free preventive care;
- Insurance companies can't cancel coverage when someone gets too sick;
- Children with pre-existing conditions can get affordable insurance;
- Insurance companies can't place arbitrary yearly or lifetime benefit caps; and
- Children can stay on their parents' insurance until their 26th birthdays.

This legislation also ultimately lowers the cost of being a woman. It ends the practice of gender rating that allowed insurance companies to charge women more for the same coverage as men. And now, insurance companies can not deny women coverage by calling pregnancy or having been the victim of domestic violence a pre-existing condition.

The bill is not perfect. And as we move forward realizing the goal of lowering costs for families, insuring more Americans and ending insurance company abuses, we will have opportunities to fine-tune it.